

**SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN
ELECTRONIC MENU DOCUMENT CREATOR IN A VIRTUAL TRADE
FINANCIAL ENVIRONMENT**

ABSTRACT

A system, method and article of manufacture are provided for creating a finalized document relating to a transaction. First, a buyer and a seller are allowed to negotiate terms of an agreement. A form is then displayed detailing the negotiated terms. The buyer and seller may then digitally sign the form. Documents supporting the form are then organized and stored. Next, payment to the seller is initiated only after receiving a verification of credit of the buyer.